

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Bryan T Panfil
Debra E Panfil
Debtor(s)

Case No. 09-38328

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2009.
- 2) The plan was confirmed on 12/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/28/2011, 01/22/2013, 09/18/2013, 09/18/2013, 04/28/2014.
- 5) The case was dismissed on 09/05/2014.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,182.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$59,500.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$59,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,025.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,671.91
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,696.91

Attorney fees paid and disclosed by debtor: \$1,475.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Secured	15,000.00	15,000.00	15,000.00	15,000.00	0.00
BANK OF AMERICA	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF AMERICA	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	355.00	356.58	356.58	313.26	0.00
CAPITAL ONE BANK	Unsecured	1,459.00	NA	NA	0.00	0.00
CCS	Unsecured	585.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	2,121.00	2,134.63	2,134.63	1,875.31	0.00
CORTRUST BANK	Unsecured	439.00	439.11	439.11	385.76	0.00
CYBRCOLLECT	Unsecured	269.00	NA	NA	0.00	0.00
DIRECT MERCHANTS CREDIT CARD	Unsecured	2,265.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	902.00	909.82	909.82	799.29	0.00
EAST BAY FUNDING	Unsecured	2,447.00	2,447.25	2,447.25	2,149.95	0.00
EAST BAY FUNDING	Unsecured	6,568.00	6,468.00	6,468.00	5,682.25	0.00
GINNYS	Unsecured	NA	338.36	338.36	297.25	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	263.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	536.00	536.77	536.77	471.56	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	390.00	390.00	390.00	342.62	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	653.00	653.21	653.21	573.86	0.00
LVNV FUNDING	Unsecured	726.00	804.78	804.78	707.02	0.00
MALCOLM S GERALD	Unsecured	477.00	NA	NA	0.00	0.00
METABLAZE	Unsecured	466.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	334.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,271.00	10,271.03	10,271.03	9,023.27	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	219.65	219.65	192.97	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,923.00	2,923.43	2,923.43	2,568.28	0.00
PREMIER BANKCARD/CHARTER	Unsecured	415.00	415.58	415.58	365.09	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD/CHARTER	Unsecured	375.00	375.90	375.90	330.23	0.00
SEVENTH AVENUE	Unsecured	NA	360.84	360.84	317.01	0.00
SHERMAN HOSPITAL	Unsecured	230.00	NA	NA	0.00	0.00
SST FAIRLANE CREDIT	Unsecured	177.00	NA	NA	0.00	0.00
ST ALEXIUS MEDICAL CENTER	Unsecured	100.00	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Secured	12,310.15	12,310.15	12,310.15	12,310.15	1,097.96

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15,000.00	\$15,000.00	\$0.00
Debt Secured by Vehicle	\$12,310.15	\$12,310.15	\$1,097.96
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$27,310.15	\$27,310.15	\$1,097.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,044.94	\$26,394.98	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,696.91</u>	
Disbursements to Creditors	<u>\$54,803.09</u>	
TOTAL DISBURSEMENTS :		<u>\$59,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.